

Certificate of Notice Page 1 of 3
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Stephen L. Johnson
 Margaret M. Johnson
 Debtors

Case No. 19-10245-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: admin
 Form ID: 318

Page 1 of 1
 Total Noticed: 20

Date Rcvd: May 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 19, 2019.

db/jdb	+Stephen L. Johnson, Margaret M. Johnson, 142 S. 14th Street, Easton, PA 18042-4061
smg	+Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
smg	City Treasurer, Eighth and Washington Streets, Reading, PA 19601
smg	+Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
smg	+Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
smg	+Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
14292598	+Burmans Medical Supplies, P.O. Box 15760, Pittsburgh, PA 15244-0760
14258194	+Lafayette Amb. Bank, P.O. Box 790408, Saint Louis, MO 63179-0408
14258196	+PNC, P.O. Box 1820, Dayton, OH 45401-1820
14258195	+PNC, P.O. Box 6534, Carol Stream, IL 60197-6534
14263820	+PNC BANK NATIONAL ASSOCIATION, c/o Rebecca A. Sola, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
14263368	+PNC Bank, National Association, Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028
14258197	+Sears, P.O. Box 6286, Sioux Falls, SD 57117-6286
14258198	+Tracy Stafnack, 142 S. 14th Street, Easton, PA 18042-4061

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr	+EDI: QLEFELDMAN.COM May 18 2019 06:23:00 LYNN E. FELDMAN, Feldman Law Offices PC, 221 N. Cedar Crest Blvd., Allentown, PA 18104-4603
smg	E-mail/Text: RVSVCBICNOTICE@state.pa.us May 18 2019 02:28:35 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+E-mail/Text: usapae.bankruptcynotices@usdoj.gov May 18 2019 02:29:07 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
14258191	EDI: BANKAMER.COM May 18 2019 06:23:00 Bank of America, P.O. Box 15019, Wilmington, DE 19886
14258192	+EDI: CITICORP.COM May 18 2019 06:23:00 Citi Bank, P.O. Box 6004, Sioux Falls, SD 57117-6004
14258193	+EDI: WFNNB.COM May 18 2019 06:23:00 Commenity-Boscovs, P.O. Box 659622, San Antonio, TX 78265-9622

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 19, 2019

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 16, 2019 at the address(es) listed below:

KARINA VELTER on behalf of Creditor PNC Bank, National Association amps@manleydeas.com
 LYNN E. FELDMAN trustee.feldman@rcn.com, lfeldman@ecf.axosfs.com
 REBECCA ANN SOLARZ on behalf of Creditor PNC Bank, National Association
 bkgroup@kmlawgroup.com
 SCOTT M. WILHELM on behalf of Joint Debtor Margaret M. Johnson maddid@wwgrlaw.com,
 G27019@notify.cincompass.com
 SCOTT M. WILHELM on behalf of Debtor Stephen L. Johnson maddid@wwgrlaw.com,
 G27019@notify.cincompass.com
 United States Trustee USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

Information to identify the case:

Debtor 1 **Stephen L. Johnson**

Social Security number or ITIN **xxx-xx-7093**

First Name Middle Name Last Name

EIN --_-----

Debtor 2 **Margaret M. Johnson**

Social Security number or ITIN **xxx-xx-2852**

(Spouse, if filing)

First Name Middle Name Last Name

EIN --_-----

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **19-10245-ref**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Stephen L. Johnson

Margaret M. Johnson

5/16/19

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.